

The Honorable: JACK B. SCHMETTERER
Chapter 7
Location: Room 682
Hearing Date: 09/29/2011
Hearing Time: 10:30 a.m.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: TOWNSEL, ZERA M § Case No. 09-41126
BROWN, ZERA M §
Debtor(s) §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that KAREN R. GOODMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 on 09/29/2011 in Courtroom 682, United States Courthouse Courthouse, 219 S. Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/25/2011 By: /s/KAREN R. GOODMAN
Trustee

KAREN R. GOODMAN
Shefsky & Froelich Ltd.
111 East Wacker Drive
SUITE 2800
CHICAGO, IL 60601
(312) 527-4000

KAREN R. GOODMAN
SHEFSKY & FROELICH, LTD
111 East Wacker Drive
SUITE 2800
CHICAGO, IL 60601
(312) 527-4000

The Honorable:

JACK B. SCHMETTERER

Chapter 7

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Response Date:

/ /

Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: TOWNSEL, ZERA M

§ Case No. 09-41126

§

BROWN, ZERA M

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 10,503.68
and approved disbursements of \$ 4,984.28
leaving a balance on hand of ¹ \$ 5,519.40

Balance on hand: \$ 5,519.40

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 5,519.40

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - KAREN R. GOODMAN	1,355.37	0.00	1,355.37
Trustee, Expenses - KAREN R. GOODMAN	18.43	0.00	18.43
Attorney for Trustee, Fees - SHEFSKY & FROELICH, LTD	920.00	0.00	920.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 3,225.60

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 3,225.60

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 85,917.27 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	5,171.51	0.00	194.16
2	American Express Centurion Bank	6,595.65	0.00	247.62
3	PYOD LLC its successors and assigns as assignee of	3,786.20	0.00	142.15
4	PYOD LLC its successors and assigns as assignee of	10,822.21	0.00	406.30
5	PYOD LLC its successors and assigns as assignee of	14,437.30	0.00	542.02
6	PYOD LLC its successors and assigns as assignee of	2,403.46	0.00	90.23

7	Chase Bank USA, N.A.	15,026.45	0.00	965.27
8	Chase Bank USA, N.A.	6,391.11	0.00	239.94
9	American Express Bank, FSB	5,935.66	0.00	222.84
10	American Express Centurion Bank	958.73	0.00	35.99
11	AMERICAN INFOSOURCE LP AS AGENT FOR	2,575.11	0.00	96.68
12	Fia Card Services, NA/Bank of America	11,783.88	0.00	442.40

Total to be paid for timely general unsecured claims: \$ 3,225.60

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/KAREN R. GOODMAN

Trustee

KAREN R. GOODMAN
111East Wacker Drive
SUITE 2800
CHICAGO, IL 60601
(312) 527-4000

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6
United States Bankruptcy Court
Northern District of IllinoisIn re:
Zera M Townsel
DebtorCase No. 09-41126-JBS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: lhatch
Form ID: pdf006Page 1 of 1
Total Noticed: 24

Date Rcvd: Aug 25, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2011.

db +Zera M Townsel, 4533 W Gladys Avenue, Chicago, IL 60624-3023
tr +Karen R Goodman, ESQ, Shefsky & Froelich Ltd, 111 East Wacker Drive, Suite 2800, Chicago, IL 60601-4277

14663735 +AMEX, Attn: Bankruptcy Dept., Po Box 297871, Fort Lauderdale, FL 33329-7871
14947752 American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701
14935772 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14663743 +BANK OF America, Attn: Bankruptcy Dept., Pob 17054, Wilmington, DE 19884-0001
14663745 +CHASE, Attn: Bankruptcy Dept., 800 Brooksedge Blvd, Westerville, OH 43081-2822
14663744 +CITI, Attn: Bankruptcy Dept., Po Box 6241, Sioux Falls, SD 57117-6241
14663742 CITI, Attn: Bankruptcy Dept., Po Box 6003, Hagerstown, MD 21747
14663747 +Chase, Bankruptcy Department, PO Box 15153, Wilmington, DE 19886-5153
14941402 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14663732 +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241
14663733 +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
14663746 +James B Nutter & Company, Attn: Bankruptcy Dept., West/Port Plaza Office, 4153 Broadway, PO Box 10346, Kansas City, MO 64171-0346
14936035 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14663738 +Sears/CBSD, Attn: Bankruptcy Dept., Po Box 6189, Sioux Falls, SD 57117-6189
14663736 +Shell/CITI, Attn: Bankruptcy Dept., Po Box 6497, Sioux Falls, SD 57117-6497
14663734 +TransUnion, Attn: Bankruptcy Dept., P.O. Box 1000, Chester, PA 19016-1000
14663737 +Wfnbn/HSN, Attn: Bankruptcy Dept., 995 W 122Nd Ave, Westminster, CO 80234-3417

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty +E-mail/Text: rpstrojny@yahoo.com Aug 26 2011 12:24:00 Ronald P Strojny, Jr,
Law Office of Ronald P Strojny, 5839 W 35th Street, Cicero, IL 60804-4255

14974651 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 26 2011 13:40:37
AMERICAN INFOSOURCE LP AS AGENT FOR, WORLD FINANCIAL CAPITAL BANK, PO Box 248872, Oklahoma City, OK 73124-8872
14902997 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 26 2011 13:44:38 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14663739 +E-mail/PDF: mrdiscen@discoverfinancial.com Aug 26 2011 13:44:38 Discover FIN SVCS LLC,
Attn: Bankruptcy Dept., Po Box 15316, Wilmington, DE 19850-5316
15284641 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 26 2011 13:40:37
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Karen R Goodman, ESQ, Shefsky & Froelich Ltd, 111 East Wacker Drive, Suite 2800, Chicago, IL 60601-4277
14663740* +AMEX, Attn: Bankruptcy Dept., Po Box 297871, Fort Lauderdale, FL 33329-7871
14663741* +AMEX, Attn: Bankruptcy Dept., Po Box 297871, Fort Lauderdale, FL 33329-7871
14947753* American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2011

Signature:

